

Information to identify the case:

Debtor 1	<u>John P. West</u>	Social Security number or ITIN	xxx-xx-9898
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-23402-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John P. West

11/28/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John P. West
Debtor

Case No. 18-23402-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 28, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID	Recipient Name and Address
db	+ John P. West, 131 Samuel Street, Beaver Falls, PA 15010-1348
14920614	+ Biernacki & Associates, P.C., 2600 Boyce Plaza Rd #100, Pittsburgh PA 15241-3949
14905323	+ Four Seasons Edoscopy, 100 Knowlson Avenue, Beaver Falls, PA 15010-1634
14940109	+ Greensky, LLC, PO Box 71215, Charlotte, NC 28272-1215
14905324	Heritage Valley, 2 Peartree Way, Beaver, PA 15009-1954
14905325	+ Heritage Valley Beaver, PO Box 382094, Pittsburgh, PA 15251-8094

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 29 2023 05:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 29 2023 00:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 29 2023 05:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 29 2023 00:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kborkley@bernsteinlaw.com	Nov 29 2023 00:38:00	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14905326	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 29 2023 00:38:00	Honda Financial, P.O. Box 7829, Philadelphia, PA 19101-7829
14910886	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 29 2023 00:38:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14969385	Email/PDF: bncnotices@becket-lee.com	Nov 29 2023 01:36:27	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14905320	EDI: CAPITALONE.COM	Nov 29 2023 05:15:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14934185	EDI: CAPITALONE.COM	Nov 29 2023 05:15:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14905322	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Nov 29 2023 00:36:00	EnerBank USA, 1245 East Brickyard Rd., Suite 600, Salt Lake City, UT 84106-2562
14905327	Email/Text: bankruptcy@huntington.com		

District/off: 0315-2

User: auto

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		Nov 29 2023 00:37:00	Huntington Bank, PO Box 182519, Columbus, OH 43218-2519
15226978	EDI: JEFFERSONCAP.COM		
		Nov 29 2023 05:15:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14905321	EDI: JPMORGANCHASE		
		Nov 29 2023 05:15:00	Chase, PO Box 15123, Wilmington, DE 19850-5123
14931823	EDI: JPMORGANCHASE		
		Nov 29 2023 05:15:00	Chase Bank USA, N.A., PO Box 15368, Wilmington, DE 19850
15086172	+ Email/Text: RASEBN@raslg.com		
		Nov 29 2023 00:35:00	JPMorgan Chase Bank N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14944089	Email/PDF: resurgentbknotifications@resurgent.com		
		Nov 29 2023 01:36:29	LVNV Funding, LLC its successors and assigns as, assignee of SALLIE MAE BANK, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14905328	+ EDI: LENDNGCLUB		
		Nov 29 2023 05:15:00	Lending Club, 71 Stevenson St., Suite 300, San Francisco, CA 94105-2985
14905329	+ Email/Text: NissanBKNotices@nationalbankruptcy.com		
		Nov 29 2023 00:36:00	Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360
14908902	Email/Text: NissanBKNotices@nationalbankruptcy.com		
		Nov 29 2023 00:36:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14942969	EDI: PRA.COM		
		Nov 29 2023 05:15:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14906327	+ EDI: RECOVERYCORP.COM		
		Nov 29 2023 05:15:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14905330	Email/PDF: ebnotices@pnmac.com		
		Nov 29 2023 00:48:40	PennyMac, P.O. Box 514387, Los Angeles, CA 90051-4387
14905331	+ Email/PDF: ebnotices@pnmac.com		
		Nov 29 2023 00:48:31	PennyMac Loan Services, 6101 Condor Drive, Moorpark, CA 93021-2602
14931822	+ Email/PDF: ebnotices@pnmac.com		
		Nov 29 2023 00:48:40	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14905332	+ EDI: SYNC		
		Nov 29 2023 05:15:00	SYNCB, PO BOX 965005, Orlando, FL 32896-5005
14910239	+ Email/Text: bankruptcy@huntington.com		
		Nov 29 2023 00:37:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennymac Loan Services, LLC
15074088		JPMC Bank, N.A. s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14938407	*+	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pennymac Loan Services LLC bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lauren M. Lamb	on behalf of Debtor John P. West julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com

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